Remarks

The Office Action mailed August 12, 2003 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Request for Approval of Drawing Changes. Also submitted herewith are formal drawings incorporating the requested changes.

Claims 1-3, 5-21, and 23-56 are pending in this application. Claims 1-3, 5-21, and 23-56 stand rejected. Claims 4 and 22 have been cancelled.

The objection to the drawings is respectfully traversed. More specifically, the objections to Figures 10 and 11 are respectfully traversed. Applicant has amended Figure 10 such that the amounts shown for "Close Deal Unit Cost Total" and "Dead Deals % of Sub-TC Total" correspond with the amounts shown in Figure 11. Additionally, Figures 10 and 11 have been amended such that the amount shown for "Total Costs Total" corresponds with the amount shown in the specification and in Figure 5. Furthermore, Figures 6 and 10 have been amended to show "Preferred Equity".

The objection to the drawings under 37 CFR 1.83(s) is respectfully traversed. Applicant has amended the specification to include a recitation that relates to "beginning and ending inventory for active deals", "operation productivity", and "product pricing". Support for this amendment may be found, for example, within originally submitted Claims 15 and 35. No new matter has been added. Applicant respectfully submits that one skilled in the art, after reading the specification in light of the figures, would understand the present application including the terms: "beginning and ending inventory for active deals", "operation productivity", and "product pricing". Accordingly, Applicant respectfully requests that the objection to the drawings under 37 CFR 1.83(a) be withdrawn.

The objection to the specification because of minor informalities is respectfully traversed. However, in an effort to expedite the prosecution of the present application, Applicant has amended the specification. Accordingly, Applicant respectfully requests that the objection to the specification of the application be withdrawn.

The rejection of Claims 1-3, 5-9, 11, 13-21, 23-27, 29, 30, 32-49, 51, and 53-56 under 35 U.S.C. § 103(a) as being unpatentable over Morgan et al. (U.S. Patent No. 5,799,286) (Morgan) in view of Rob Cross et al., *Activity-Based Costing in Commercial Lending: The Case of Signet Bank, Commercial Lending Review*, Fall 1997 (Cross) is respectfully traversed.

Applicant respectfully submits that neither Morgan nor Cross, considered alone or in combination, describe or suggest the claimed invention. As discussed below, at least one of the differences between the cited references and the present invention is that neither Morgan nor Cross, considered alone or in combination, describe or suggest a method that includes computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during a predetermined period of time, determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Morgan describes an automated activity-based management system and method (10). A business organization has costs associated with its employees, facilities, equipment, and overhead to produce products or provide services. Such a business organization typically generates traditional general ledger accounting information (152) and human resources information (150). This traditional accounting information (150, 152, 154) is used along with information directed to activities, equipment usage and facilities utilization to generate costs associated with activities performed by the organization. A computer workstation (40) with a graphical user interface (42) is used to accept entries of activity information (74). The activity information and traditional accounting information are fed to a relational database (12). The information is processed and costs associated with the employee, facilities, equipment, and overhead components (20, 22, 24, 26) of activities are computed. User-definable ad-hoc reports

as well as preformatted reports for trending, forecasting, comparison, benchmarking, and budgeting purposes are generated.

Cross describes an activity-based costing (ABC) project implemented by Signet Bank in 1995. In 1995, Signet Bank began an ABC project to provide a framework for multiple views of profitability: by product, customer account, business unit, or any combination thereof. This kind of cost information enabled the managers of Signet bank to better understand how the bank delivered its products to the market. In addition to product changes, the cost information was useful for assessing customer relationships. According to Cross, there are four (4) steps to creating an ABC costing system: (1) define relevant activities; (2) perform time measurement studies; (3) analyze cost structure; and (4) determine volumes.

Claim 1 recites a method for allocating operating expenses to deal activity that includes "receiving business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity...allocating operating expenses incurred over a predetermined period of time to a plurality of processes based on the received business information, the plurality of processes are employed by a business unit to produce a product...computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time...determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit, a cycle time is defined as an amount of time between a qualified lead to when a deal closes...calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs...and providing various management reports to track operating expenses by different categories to facilitate strategic decision making processes and improve operational productivity."

Neither Morgan nor Cross, considered alone or in combination, describe or suggest a method for allocating operating expenses to deal activity as recited in Claim 1. More

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specifically, neither Morgan nor Cross, considered alone or in combination, describe or suggest a method for allocating operating expenses to deal activity that includes computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during a predetermined period of time, determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Applicant respectfully traverses the suggestion included in the Office Action at page 10 that Morgan describes computing an average deal cost. In fact, Applicant respectfully submits that, although Morgan discusses at column 2, lines 5-9 "traditional general ledger accounting information", Morgan actually teaches away from a method that includes the steps of computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during a predetermined period of time, and then using the average deal cost per process to calculate deal costs per product.

More specifically, Morgan describes an automated activity-based management system that uses traditional general ledger accounting information and human resources information to generate costs associated with activities performed by an organization. In Morgan, the cost to produce each product is the sum of the activity costs contributing to the making of the product (see col. 20, lines 31-35). Therefore, Morgan describes a system that determines a cost of producing a product by totaling the activity costs incurred in the making of the product. In other words, activity costs incurred in making a product are directly allocated to the product when determining the product cost. Morgan does not describe or suggest computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific

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process by a number of times the specific process was performed during a predetermined period of time, and then using the average deal cost per process to calculate deal costs per product.

In the present invention, each activity does not always result in a product. For example, Figure 5 shows that there were 267 Total Qualified Leads, but only 44 Closed Deals. In other words, each qualified lead does not always result in a product (i.e., a closed deal). Therefore, in the present invention and in contrast to Morgan, the cost to produce each product cannot be calculated by merely totaling the activity costs incurred in producing the product since, in at least some cases, products are not produced from certain performed activities. Costs associated with activities not resulting in a product must be allocated in some way. Consequently, in the present invention, deal costs per product are calculated by using an average deal cost per process, and not by merely totaling the activity costs incurred in the making of a particular product.

Furthermore, Morgan neither describes nor suggests determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Although Morgan discusses at col. 20, lines 24-35 "product drivers", these "product drivers" do not teach determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes. Rather, the "product drivers" discussed in Morgan merely identify "those products that consume the activity" (col. 7, lines 15-16). Unlike the present invention, the "product drivers" describe in Morgan do not reflect complexity differences between products. Furthermore, the "product drivers" described in Morgan are not calculated by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified

lead to when a deal closes. Accordingly, Applicant respectfully submits that Claim 1 is patentable over Morgan in view of Cross.

For at least the reasons set forth above, Claim 1 is submitted to be patentable over Morgan in view of Cross.

Claims 2-3, 5-9, 11, and 13-16 depend, directly or indirectly, from independent Claim 1. When the recitations of Claims 2-3, 5-9, 11, and 13-16 are considered in combination with the recitations of Claim 1, Applicant submits that dependent Claims 2-3, 5-9, 11, and 13-16 likewise are patentable over Morgan in view of Cross.

Claim 17 recites a method that includes "receiving business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity, business information further includes at least one of a Number of Deals for a Specific Financial Reporting Period, Time spent per process as a percentage of Total Year, Deal Activity Segmentation Factors, Operating Expenses by a Business Unit, and an Average Cycle Time from Qualified Lead to Close in Days by Business Unit by Product Name...allocating operating expenses incurred over a predetermined period of time to a plurality of processes based on the received business information, the plurality of processes are employed by a business unit to produce a product...computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time...determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit, a cycle time is defined as an amount of time between a qualified lead to when a deal closes...calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs...and providing various management reports to track operating expenses by different categories to facilitate strategic decision making processes."

Neither Morgan nor Cross, considered alone or in combination, describe or suggest a method as recited in Claim 17. More specifically, neither Morgan nor Cross, considered alone or in combination, describe or suggest a method that includes computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); and Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes. Although Morgan and Cross discuss activity based systems, neither Morgan nor Cross, considered alone or in combination, describe or suggest computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, or determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes.

In fact, Applicant respectfully submits that by describing the cost to produce each product as the sum of the activity costs contributing to the making of the product (see col. 20, lines 31-35), Morgan actually teaches away from a method that includes the steps of computing an average deal cost per process by dividing for each process the operating expenses allocated to a

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specific process by a number of times the specific process was performed during a predetermined period of time, and then using the average deal cost per process to calculate deal costs per product.

Furthermore, as discussed above, although Morgan discusses at col. 20, lines 24-35 "product drivers", Morgan neither describes nor suggests determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs. Accordingly, Applicant respectfully submits that Claim 17 is patentable over Morgan in view of Cross.

For at least the reasons set forth above, Claim 17 is submitted to be patentable over Morgan in view of Cross.

Claim 18 depends from independent Claim 17. When the recitations of Claim 18 are considered in combination with the recitations of Claim 17, Applicant submits that dependent Claim 18 likewise is patentable over Morgan in view of Cross.

Claim 19 recites a web-based system for allocating operating expenses that includes a client system, a data storage device, and a server system configured to "receive business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity...allocate operating expenses incurred over a predetermined period of time to a plurality of processes based on the received business information, the plurality of processes are employed by a business unit to produce a product...compute an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time...determine a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit, a cycle

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time is defined as an amount of time between a qualified lead to when a deal closes...calculate deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products...and provide various management reports to track operating expenses by different categories."

Neither Morgan nor Cross, considered alone or in combination, describe or suggest a system as recited in Claim 19. More specifically, neither Morgan nor Cross, considered alone or in combination, describe or suggest a system that includes a server system configured to compute an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, determine a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculate deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); and Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes. Accordingly, Applicant respectfully submits that Claim 19 is patentable over Morgan in view of Cross.

For at least the reasons set forth above, Claim 19 is submitted to be patentable over Morgan in view of Cross.

Claims 20-21, 23-27, 29, 30, 32-45 depend, directly or indirectly, from independent Claim 19. When the recitations of Claims 20-21, 23-27, 29, 30, 32-45 are considered in combination with the recitations of Claim 19, Applicant submits that dependent Claims 20-21, 23-27, 29, 30, 32-45 likewise are patentable over Morgan in view of Cross.

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Claim 46 recites a computer program that includes "a code segment that receives business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity...a code segment that allocates operating expenses incurred over a predetermined period of time to a plurality of processes based on the received business information, the plurality of processes are employed by a business unit to produce a product...a code segment that computes an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time...a code segment that determines a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit, a cycle time is defined as an amount of time between a qualified lead to when a deal closes...a code segment that calculates deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs...and a code segment that provides various management reports to track operating expenses by different categories to facilitate strategic decision making process and improve operational productivity."

Neither Morgan nor Cross, considered alone or in combination, describe or suggest a computer program as recited in Claim 46. More specifically, neither Morgan nor Cross, considered alone or in combination, describe or suggest a computer program that includes a code segment that computes an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, a code segment that determines a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and a code segment that calculates deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences

between products since each product tends to have a different level of complexity that drives different processes and costs.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); and Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes. Accordingly, Applicant respectfully submits that Claim 46 is patentable over Morgan in view of Cross.

For at least the reasons set forth above, Claim 46 is submitted to be patentable over Morgan in view of Cross.

Claims 47-49, 51, and 53-56 depend, directly or indirectly, from independent Claim 46. When the recitations of Claims 47-49, 51, and 53-56 are considered in combination with the recitations of Claim 46, Applicant submits that dependent Claims 47-49, 51, and 53-56 likewise are patentable over Morgan in view of Cross.

For at least the reasons set forth above, Applicant respectfully requests that the Section 103 rejection of Claims 1-3, 5-9, 11, 13-21, 23-27, 29, 30, 32-49, 51, and 53-56 be withdrawn.

The rejection of Claims 10, 12, 28, 31, 38, 39, 50, and 52 under 35 U.S.C. § 103(a) as being unpatentable over Morgan et al. (U.S. Patent No. 5,799,286) (Morgan) and Rob Cross et al., *Activity-Based Costing in Commercial Lending: The Case of Signet Bank, Commercial Lending Review*, Fall 1997 (Cross) in view of Official Notice is respectfully traversed.

Morgan and Cross are both described above. According to the Office Action, the Examiner has taken Official Notice that a voice activation feature and an HTML document format are both old and well known in the computer art (collectively referred to herein as the "Official Notice").

Claims 10 and 12 depend from independent Claim 1. Claim 1 is recited hereinabove.

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None of Morgan, Cross or the Official Notice, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, none of Morgan, Cross, or the Official Notice, considered alone or in combination, describe or suggest a method for allocating operating expenses to deal activity that includes computing an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during a predetermined period of time, determining a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculating deal costs per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes; and the Official Notice describes a voice activation feature and an HTML document format as both being old and well known in the computer art. Accordingly, Applicant respectfully submits that Claim 1 is patentable over Morgan and Cross in view of Official Notice.

When the recitations of Claims 10 and 12 are considered in combination with the recitations of Claim 1, Applicant submits that dependent Claims 10 and 12 likewise are patentable over Morgan and Cross in view of the Official Notice.

Claims 28, 31, 38, and 39 depend from independent Claim 19. Claim 19 is recited hereinabove.

None of Morgan, Cross or the Official Notice, considered alone or in combination, describe or suggest a system as recited in Claim 19. More specifically, none of Morgan, Cross, or the Official Notice, considered alone or in combination, describe or suggest a system that includes a server system configured to compute an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, determine a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and calculate deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes; and the Official Notice describes a voice activation feature and an HTML document format as both being old and well known in the computer art. Accordingly, Applicant respectfully submits that Claim 19 is patentable over Morgan and Cross in view of the Official Notice.

When the recitations of Claims 28, 31, 38, and 39 are considered in combination with the recitations of Claim 19, Applicant submits that dependent Claims 28, 31, 38, and 39 likewise are patentable over Morgan and Cross in view of the Official Notice.

Claims 50 and 52 depend from independent Claim 46. Claim 46 is recited hereinabove.

None of Morgan, Cross or the Official Notice, considered alone or in combination, describe or suggest a computer program as recited in Claim 46. More specifically, none of Morgan, Cross, or the Official Notice, considered alone or in combination, describe or suggest a

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computer program that includes a code segment that computes an average deal cost per process by dividing for each process the operating expenses allocated to a specific process by a number of times the specific process was performed during the predetermined period of time, a code segment that determines a complexity factor for each product offered by a business unit by dividing an average cycle time for each product by an average cycle time for all products offered by the business unit wherein a cycle time is defined as an amount of time between a qualified lead to when a deal closes, and a code segment that calculates deal cost per product by multiplying the average deal cost per process by the complexity factor determined for the specific product to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs.

Rather, Morgan describes an automated activity-based management system that takes traditional accounting information, along with some additional business information provided by the user, and allocates the monetary cost or dollars to the activities performed (col. 4, lines 12-20); Cross describes an activity-based costing system that includes the steps of defining relevant activities, performing time measurement studies, analyzing cost structure, and determining volumes; and the Official Notice describes a voice activation feature and an HTML document format as both being old and well known in the computer art. Accordingly, Applicant respectfully submits that Claim 46 is patentable over Morgan and Cross in view of the Official Notice.

When the recitations of Claims 50 and 52 are considered in combination with the recitations of Claim 46, Applicant submits that dependent Claims 50 and 52 likewise are patentable over Morgan and Cross in view of the Official Notice.

For at least the reasons set forth above, Applicant respectfully request that the Section 103 rejection of Claims 10, 12, 28, 31, 38, 39, 50 and 52 be withdrawn.

Notwithstanding the above, the rejection of Claims 1-3, 5-9, 11, 13-21, 23-27, 29, 30, 32-49, 51, and 53-56 under 35 U.S.C. § 103(a) as being unpatentable over Morgan in view of Cross; and the rejection of Claims 10, 12, 28, 31, 38, 39, 50, and 52 under 35 U.S.C. § 103(a) as being unpatentable over Morgan and Cross in view of the Official Notice is further traversed on the
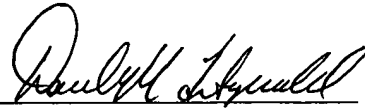
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grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Morgan using the teachings of Cross. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

None of Morgan, Cross, or the Official Notice, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple references in an attempt to arrive at the claimed invention. Since there is no teaching, suggestion or motivation for the combination of Morgan, Cross, and the Official Notice, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicant requests that the Section 103 rejection of Claims 1-3, 5-9, 11, 13-21, 23-27, 29, 30, 32-49, 51, and 53-56; and Claims 10, 12, 28, 31, 38, 39, 50, and 52 be withdrawn.

For at least the reasons set forth above, Applicant respectfully requests that the rejection of Claims 1-3, 5-21, and 23-56 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in the application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,

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